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## eCongo.com to Host and Manage 100,000 Co-Branded Web Stores; eCongo.com Leads the Free eCommerce Market with the First Free eCommerce OEM Service

Business Editors and High Tech Writers, Business Wire, New York: Dec 13, 1999, pg. 1

Author(s):

Business Editors and High Tech Writers

Publication title:

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#### Abstract (Document Summary)

LOS GATOS, Calif.--(BUSINESS WIRE)--Dec. 13, 1999-- eCongo.com(TM), Inc., (www.econgo.com) the leading provider of free ecommerce services and only free OEM ecommerce service provider, today announced that the company will host and manage more than 100,000 co-branded Web stores as part of its eCongo(TM) FreeCommerce(TM) Builder offering.

eCongo FreeCommerce Builder enables ISPs, portals, financial institutions, media conglomerates and franchises to build ecommerce centers with up to 1,000 free web stores managed by eCongo.com. Each ecommerce center can be built under a unique domain and allows ecommerce center owners to share payment processing, advertising and premium service revenues with eCongo.com. eCongo FreeCommerce Builder is the industry's most scaleable free ecommerce solution which has been field proven to manage traffic volumes of up to 65 million hits per day, 25 million banner ad impressions per day and 20 million online payment transactions.

### Full Text (495 words)

Copyright Business Wire Dec 13, 1999

LOS GATOS, Calif.--(BUSINESS WIRE)--Dec. 13, 1999-- eCongo.com(TM), Inc., (www.econgo.com) the leading provider of free ecommerce services and only free OEM ecommerce service provider, today announced that the company will host and manage more than 100,000 co-branded Web stores as part of its eCongo(TM) FreeCommerce(TM) Builder offering.

eCongo FreeCommerce Builder is the industry's first free OEM service that enables businesses to easily build co-branded ecommerce centers and offer free and premium ecommerce services to their customers while generating new revenues. Within a six week period, over 100 businesses have registered to build co-branded free ecommerce centers with eCongo FreeCommerce Builder.

eCongo FreeCommerce Builder enables ISPs, portals, financial institutions, media conglomerates and franchises to build ecommerce centers with up to 1,000 free web stores managed by eCongo.com. Each ecommerce center can be built under a unique domain and allows ecommerce center owners to share payment processing, advertising and premium service revenues with eCongo.com. eCongo FreeCommerce Builder is the industry's most scaleable free ecommerce solution which has been field proven to manage traffic volumes of up to 65 million hits per day, 25 million banner ad impressions per day and 20 million online payment transactions.

All eCongo FreeCommerce Builder web stores include: a web-based store builder and administrator, multiple integrated payment methods, web customer service, shipping and delivery management, advertising and promotional services, and a merchant network where online merchants can exchange advertising and information with other merchants. "We have a worldwide, multicultural audience that is looking for a risk-free means of selling unique goods on the Internet," said Derrick Jones, president and CEO of Allearth.com. "eCongo.com delivered exactly what we were looking for -- free Web stores that we can co-brand and easily offer to our customers. And eCongo manages the entire service and helps us generate new revenue!"

"We are pleased to see the tremendous response to eCongo FreeCommerce Builder," said Rick Asturias, CEO of eCongo.com. "Clearly ISPs. portals as well as brick and mortar businesses recognize the value of offering ecommerce services to their customer base. eCongo FreeCommerce Builder is the industry's only free OEM ecommerce service that provides businesses with a risk-free means of delivering expertly managed ecommerce sites."

### About eCongo.com

Founded in October 1998, eCongo.com, Inc. is a privately held, Silicon Valley-based leading provider of free ecommerce services and only free OEM ecommerce service provider. The company's flagship service, eCongo FreeCommerce, is the first free ecommerce service to integrate the six essential e-commerce components necessary for successfully conducting business online. eCongo FreeCommerce Builder is the industry's first free OEM ecommerce service that can be co-branded by any business wanting to build an ecommerce center for to up to 1,000 members. To learn more about eCongo.com, visit the company's Web site at www.econgo.com or call 877-871-7980.

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Abstract, Full Text

# **OAmerica Online**, AOL Canada, and **OROyal Bank of Canada** form strategic alliance

PR Newswire. New York: Jul 27, 1999. pg. 1

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Publication title:

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### Abstract (Document Summary)

DULLES, VA, July 27 /CNW-PRN/ - OAmerica Online, Inc (NYSE: AOL) and ORoyal Bank of Canada (NYSE; TSE: RY) today announced a strategic alliance that includes @Royal Bank acquiring a 20 percent equity stake in AOL Canada, Inc. for US\$60 million. @Royal Bank and its U.S. subsidiaries Security First Network Bank and Bull & Bear Securities have also committed to enter into interactive marketing agreements across AOL properties in the U.S. and Canada totaling more than US\$7.5 million.

AOL Canada will use the investment to accelerate its growth strategy and the planned roll-out of broadband services. AOL Canada and <u>ORoyal</u> Bank will collaborate on secure online payment and other e- commerce initiatives. The companies will explore possible co-branded or bundled services to market financial services and products to the AOL Canada and OcompuServe Canada memberships, as well as to market the services and products of Security First Network Bank and Bull & Bear Securities, Inc. to the OAmerica Online membership. Security First Network Bank, based in Atlanta, is the world's first Internet bank, and Bull & Bear Securities, Inc. is a New York-based online brokerage. Under the agreement ① Royal Bank has the option to acquire a further interest in AOL Canada, Inc.

"This strategic alliance with the world's leading company in interactive services will provide consumers with easier access to our products, and will help ORoyal Bank significantly grow its online business," said John Cleghorn, ORoyal Bank of Canada's chairman and chief executive officer. "O Royal Bank brings financial services expertise, payments capability, and a North American network of banking services to the table. Ultimately, this strategic alliance fits well with our U.S. growth strategy anchored by Security First Network Bank and Bull & Bear Securities, a leading provider of Internet-based applications for the financial services industry."

Full Text (872 words)

Copyright PR Newswire - NY Jul 27, 1999

ORoyal Bank to Take 20% Equity Investment in AOL Canada for US\$60 Million

and Enter into Interactive Marketing Agreements in Canada and the U.S.

DULLES, VA, July 27 /CNW-PRN/ - ①America Online, Inc (NYSE: AOL) and ②Royal Bank of Canada (NYSE; TSE: RY) today announced a strategic alliance that includes ②Royal Bank acquiring a 20 percent equity stake in AOL Canada, Inc. for US\$60 million. ②Royal Bank and its U.S. subsidiaries Security First Network Bank and Bull & Bear Securities have also committed to enter into interactive marketing agreements across AOL properties in the U.S. and Canada totaling more than US\$7.5 million.

AOL Canada will use the investment to accelerate its growth strategy and the planned roll-out of broadband services. AOL Canada and ORoyal Bank will collaborate on secure online payment and other e- commerce initiatives. The companies will explore possible co-branded or bundled services to market financial services and products to the AOL Canada and OcompuServe Canada memberships, as well as to market the services and products of Security First Network Bank and Bull & Bear Securities, Inc. to the Omega Online membership. Security First Network Bank, based in Atlanta, is the world's first Internet bank, and Bull & Bear Securities, Inc. is a New York-based online brokerage. Under the agreement Omega Bank has the option to acquire a further interest in AOL Canada, Inc.

"This strategic alliance with the world's leading company in interactive services will provide consumers with easier access to our products, and will help Royal Bank significantly grow its online business," said John Cleghorn, Royal Bank of <u>Canada</u>'s chairman and chief executive officer. "Royal Bank brings financial services expertise, payments capability, and a North American network of banking services to the table. Ultimately, this strategic alliance fits well with our U.S. growth strategy anchored by Security First Network Bank and Bull & Bear Securities, a leading provider of Internet-based applications for the financial services industry."

Jack Davies, president, AOL International, stated, "We believe this breakthrough strategic alliance will help us build on AOL Canada's strong momentum to become the leading Internet online service in Canada. Proyal Bank offers leadership in online and offline financial services, a proven ability to create, manage and maintain customer relationships, and a powerful distribution system. With Proyal Bank as an alliance partner, we have the opportunity to introduce AOL Canada's signature convenience, ease-of-use, unmatched content and features and powerful brand to a base of 10 million customers, which includes 420,000 small and mid-size businesses, 1.7 million phone, and 420,000 online clients.

"This alliance also further advances our strategy for global growth, which involves engaging a strong partner in each region with extensive knowledge of the market and a large customer base," Davies continued. "Given its relationships with more than 40 percent of Canada's adult population, we believe <u>Orongal Bank</u> provides us the strongest possible alliance partner for this key market."

Stephen Bartkiw, chief executive officer, AOL Canada, Inc., said, "ORoyal Bank is an outstanding alliance partner for AOL Canada, and we'll immediately pursue opportunities to grow both our businesses. AOL Canada will capitalize on the investment and relationship with ORoyal Bank to make our services an even more localized, personalized and valuable experience for our members, make e-commerce more accessible and powerful for Canadian consumers and business, and accelerate our rollout of broadband services."

# About @Royal Bank:

②Royal Bank (RY) is Canada's premier global financial services group and a leading provider of personal and commercial banking, wealth management and corporate and investment banking. ②Royal Bank and its key subsidiaries Royal Trust, ②RBC Dominion Securities, ③RBC Insurance, and ③Royal Bank Action Direct have 60,000 employees who serve 10 million clients through more than 1,500 branches and offices in over 30 countries. ③Royal Bank is also a leading provider of online financial services, including Security First Network Bank, based in Atlanta, Georgia, the world's first fully transactional Internet bank, and Bull & Bear Securities, an online brokerage based in New York. www.royalbank.com

## About AOL Canada, Inc.:

AOL Canada, operated by AOL Canada, Inc. is an interactive online service tailored to the Canadian marketplace, working with more than 70 content and e-commerce partners to offer its more than 130,000 paying households value, ease-of-use and convenience through state- of-the-art features. AOL Canada members can communicate with friends, family and colleagues, find information, play, shop and conduct business all over the world. CompuServe Canada gives its approximately 50,000 members access to a truly worldwide community where they can network with others in their industry or share similar interests through a variety of forums. www.aol.ca

### About OAmerica Online, Inc.:

Founded in 1985, ①America Online, Inc., based in Dulles, Virginia, is the world's leader in interactive services, Web brands, Internet technologies, and e-commerce services. ②America Online, Inc. operates two worldwide Internet services, ②America Online, with more than 17 million members, and ②CompuServe, with approximately 2 million members; several leading Internet brands including ICQ, Digital City, Inc., Spinner.com, and Winamp; the Netscape Netcenter and AOL.COM portals; and the Netscape Navigator and Communicator browsers. Through its strategic alliance with ②Sun Microsystems, the Company develops and offers easy-to-deploy, end-to-end e-commerce and enterprise solutions for companies operating in the Net Economy. www.aol.com SOURCE ②Royal Bank of Canada

## [Reference]

Industry: BANKING/FINANCIAL SERVICES; INTERNET MULTIMEDIA ONLINE

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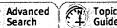


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■ Abstract , Full Text



# OVisa U.S.A. Aligns With Trintech to Provide Payment Gateway Services for Visa Acquirers and Merchants

Business/Technology Editors. Business Wire. New York: Jun 1, 1999. pg. 1

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Author(s):

**Business/Technology Editors** 

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Abstract (Document Summary)

(BUSINESS WIRE)--June 1, 1999-- Visa U.S.A. today announced a new relationship with Trintech, the world's leading provider of secure electronic payment solutions, to develop <u>Ovisa's</u> new Internet Payment Gateway service offering Acquirers and merchants secure and rapid real-time processing of online payment card transactions.

The relationship was created to enable Acquirer banks to supply their merchants with a cost effective and secure bank branded e- commerce transaction processing package. Built with Trintech's PayGate(TM) NetAcquirer software, the Visa Payment Gateway will authorize, capture, route and settle all Internet-originated financial transactions and will support both SSL and SET security protocols. Trintech's PayWare(TM) Net solution is an additional enhancement which will allow for quick and easy merchant account set- up, bank branding and customization.

"This is another important step towards securing the Ovisa payment system and supporting the tremendous Ovisa volume growth on the Internet. The Internet Gateway Service also creates opportunities for differentiation and revenue growth for our Member banks," said Steve Ryan, senior vice president, Emerging Technologies, Ovisa U.S.A. "Lastly, the Internet Gateway will be utilized as a launch pad for future products and services."

Full Text (679 words)

Copyright Business Wire Jun 1, 1999

SAN FRANCISCO-(BUSINESS WIRE)—June 1, 1999-- Ovisa U.S.A. today announced a new relationship with Trintech, the world's leading provider of secure electronic payment solutions, to develop Ovisa's new Internet Payment Gateway service offering Acquirers and merchants secure and rapid real-time processing of online payment card transactions.

The relationship was created to enable Acquirer banks to supply their merchants with a cost effective and secure bank branded e- commerce transaction processing package. Built with Trintech's PayGate(TM) NetAcquirer software, the Visa Payment Gateway will authorize, capture, route and settle all Internet-originated financial transactions and will support both SSL and SET security protocols. Trintech's PayWare(TM) Net solution is an additional enhancement which will allow for quick and easy merchant account set- up, bank branding and customization.

"This is another important step towards securing the  $\textcircled{O}\underline{\text{Visa}}$  payment system and supporting the tremendous  $\textcircled{O}\underline{\text{Visa}}$  volume growth on the Internet. The Internet Gateway Service also creates opportunities for differentiation and revenue growth for our Member banks," said Steve Ryan, senior vice president, Emerging Technologies,  $\textcircled{O}\underline{\text{Visa U.S.A.}}$  "Lastly, the Internet Gateway will be utilized as a launch pad for future products and services."

"Ovisa remains at the forefront of e-commerce payment innovation with this Internet payment solution," said John McGuire, co-founder and CEO, Trintech. "The alliance combines Ovisa's e-business prominence with Trintech's powerful e-commerce solution to provide Acquirers and merchants with a standards-based, e-commerce package that satisfies the most demanding customers."

This relationship with Trintech comes on the heels of <u>Ovisa</u>'s agreement with VeriSign (NASDAQ:VRSN) announced on May 12, 1999, which will enable Acquirers to issue Secure Socket Layer (SSL) digital certificates directly to merchants. <u>Ovisa</u>'s new service with VeriSign creates revenue opportunities for Member banks and provides consumers with the confidence needed to purchase goods and services safely over the Internet.

#### How It Works

Today, when a payment transaction is sent over the Internet, the payment information is taken from the consumer work station, passed through the retailer's Internet point-of-sale system, and then sent to the acquiring and issuing banks for authorization and settlement. Trintech's Internet PayGate software, a banking enterprise payment solution for issuing, capturing and authorizing transactions, will provide the underlying infrastructure for the Payment Gateway service. The PayGate product enables the  $\boxed{0 \text{Visa}}$  service to accept SSL and SET transactions from merchants, and is fully scaleable, enabling the ongoing incorporation of new products and services.

The Visa/Trintech relationship provides opportunities for merchants to streamline the online payment process at their storefront with a variety of vendors. The Trintech PayGate(TM) NetAcquirer software is interoperable with all major storefront vendors, including Omicrosoft (NASDAQ:MSFT) Site Server, Netscape (NASDAQ:OACL), ICAT, OpenMarket (NASDAQ:OMKT) and InterShop (NEUER MARKT:ISH).

#### About Trintech

Founded in 1986, Trintech is the world's leading provider of payment software for electronic transactions. The company offers a complete range of payment software products for credit, debit, commercial and procurement card applications, as well as leading the world in the deployment of payment solutions for Internet commerce that are fully SSL- and SET-compliant. Trintech's range of scalable open systems architecture solutions for UNIX(R) and Windows NT(TM) platforms covers consumer, merchant and financial institution requirements for physical payments and the burgeoning world of electronic commerce. Trintech can be reached on the Web at http://www.trintech.com.

### About OVisa

As the World's Best Way to Pay,  $\textcircled{V}\underline{isa}$  is the leading payment brand on the Internet and the largest consumer payment system worldwide with more volume than all other major payment cards combined.  $\textcircled{V}\underline{isa}$  plays a pivotal role in advancing new payment products and technologies to benefit its 21,000 member financial institutions and their cardholders.  $\textcircled{V}\underline{isa}$  has more than 70 smart card programs in 33 countries and on the Internet, with 23 million  $\textcircled{V}\underline{isa}$  chip cards, including over 8 million Visa Cash cards.  $\textcircled{V}\underline{isa}$  is pioneering SET Secure Electronic Transaction(TM) programs to enable and advance Internet commerce. There are more than 800 million  $\textcircled{V}\underline{isa}$ , Interlink, PLUS and Visa Cash cards, which generate nearly US\$1.4 trillion in annual volume.  $\textcircled{V}\underline{isa}$ -branded cards are accepted at more than 16 million worldwide locations, including at over 480,000 ATMs in the Visa Global ATM Network.  $\textcircled{V}\underline{isa}$ 's Internet address is www.visa.com.

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Abstract, Full Text



## New Enterprise Solution Provider Professo Offers Turnkey E- Commerce/Hosting Solutions **Exclusively for a Channel Partner Network**

Business Editors. Business Wire. New York: May 5, 1999. pg. 1

» Jump to full text

Author(s):

**Business Editors** 

Publication title:

Business Wire. New York: May 5, 1999. pg. 1

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Abstract (Document Summary)

(BUSINESS WIRE)--May 5,1999--Website developers, designers, and new media professionals can now market their own branded Internet and e-commerce solutions as Channel Partners with Professo LLC, a new ESP (Enterprise Solution Provider).

Professo offers Web site developers several innovative solutions, including SAM (Smart Account Manager), a proprietary software solution which automates the design and management of custom web hosting and integrated e-commerce packages. And, in another first, Professo is authorized to directly open merchant bank accounts on behalf of its Channel Partners through a partnership with KLELine, the first financial institution to specialize in electronic payments, and a subsidiary of OParibas, a leading European bank.

"Hosting and e-commerce services have not previously been bundled effectively, but now, in alliance with KLELine and @Paribas, Professo can offer a completely integrated hosting and e-commerce solution. Our suite of services includes a secure online payment system, digital IDs, and financial settlement without third party fees, all in one offering," said Patrice Guyot, Managing Director of Business Development at Professo.

Full Text (617 words)

Copyright Business Wire May 5, 1999

NEW YORK-(BUSINESS WIRE)--May 5,1999--Website developers, designers, and new media professionals can now market their own branded Internet and e-commerce solutions as Channel Partners with Professo LLC, a new ESP (Enterprise Solution Provider).

Professo offers Web site developers several innovative solutions, including SAM (Smart Account Manager), a proprietary software solution which automates the design and management of custom web hosting and integrated e-commerce packages. And, in another first, Professo is authorized to directly open merchant bank accounts on behalf of its Channel Partners through a partnership with KLELine, the first financial institution to specialize in electronic payments, and a subsidiary of Paribas, a leading European bank.

"Hosting and e-commerce services have not previously been bundled effectively, but now, in alliance with KLELine and  $\Theta$ Paribas, Professo can offer a completely integrated hosting and e-commerce solution. Our suite of services includes a secure online payment system, digital IDs, and financial settlement without third party fees, all in one offering," said Patrice Guyot, Managing Director of Business Development at Professo.

"A majority of merchants wish to sell their products and services on the Internet but lack an efficient way to integrate all the services customarily provided by various vendors," said Guyot. "We recognized an opportunity to consolidate a fragmented marketplace by providing an innovative, flexible Internet solution along with the tools required to effectively manage their e-business."

Professo Channel Partner Program...Individually Customized

Professo's turnkey package provides Channel Partners with all the tools necessary to design customized web hosting plans and to process online credit card transactions. These services include: domain name registration, advanced web hosting, online storefront development and shopping cart software, merchant accounts, Thawte certification, secure payment via SSL protocol, and a virtual terminal for the manual entry of credit card purchases.

"The Professo system enables Channel Partners to freely customize and manage client hosting plans with complete structure and price flexibility," according to Stephane Lescure, Professo's Managing Director of Sales and Marketing. "We expect to build a network of Channel Partners by enabling our clients to expand their Internet service offerings by branding our web hosting and e-commerce solutions and selling them under their own name."

#### SAM - The Smart Account Manager

The SAM Smart Account Manager provides Professo Channel Partners with an integral link for their customers and the management of their web sites. Through SAM's user-friendly control panel interface, Channel Partners can manage their hosting business with optimal flexibility. SAM interfaces with Professo's back-end system to automate billing and tracking, while its easy-to-use templates facilitate the design and management of customized account plans.

"Professo provides its Channel Partners with a unique opportunity to market a fully integrated suite of web hosting services and e- commerce solutions and to resell them under their own brand name," said Guyot. "Now, Internet professionals have the means to expand their services menu without any additional investment in personnel, programming or hardware. Professo's Channel Partners can offer their clients completely flexible web hosting programs from merchant accounts to automated billing transparently serviced and supported by Professo's secure servers."

#### The KLELine Competitive Advantage

KLELine, founded in 1996 as a subsidiary of the Paris-based bank <u>Paribas</u>, is the first European financial institution to specialize in the management of secure payments on the Internet. The Globe ID technology, which KLELine uses worldwide, relayed by banking partners and integrators, can handle credit card transactions in more than three dozen currencies and across national boundaries. KLELine also offers a micropayment solution (the Klebox wallet) for individual and business-to-business transactions.

KLELine is the e-commerce provider for ①Cegetel, the French telecom provider/host for ①AOL, and has established partnerships in 12 nations, including: Germany, England, Belgium, Switzerland, Sweden, Denmark, Finland, Luxembourg, Lebanon, Israel, Brazil, and now in the United States.

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